

## CHURCH MATTERS.

**Religious Notices.**  
**FIRST PRESBYTERIAN CHURCH.**—Rev. H. W. Ballantine, Pastor. Public worship on the Sabbath at 10.30 A. M. and 7.30 P. M. Sunday-school at 12 M. Sunday-school prayer-meeting, Sabbath at 7 P. M. Weekly prayer-meeting, Thursday at 7.45 P. M.  
**FIRST BAPTIST CHURCH.**—Rev. Ezra D. Simons, Pastor. Sunday services: Preaching at 10.30 A. M. and 7.30 P. M. Sunday-school, 12 M. The Lord's Supper on the first Sabbath of each month, close of morning service. Temperance meeting on Tuesday evenings. Prayer meeting Thursday evenings. Young People's meeting, Sabbath evening at 6.30 o'clock.

**METHODIST EPISCOPAL CHURCH.**—Rev. D. R. Lowrie, Pastor. Sunday services: Preaching at 10.30 A. M. and 7.30 P. M. Sunday-school at 12 M. Prayer-meeting, Thursday evenings at 7.45. Class meetings, Tuesday and Friday evenings at 7.45.  
**THE WESTMINSTER PRESBYTERIAN CHURCH.**—Rev. S. W. Duffield, Pastor. Sabbath services, 10.30 A. M. and 7.30 P. M. Sunday-school, 12 M. Weekly prayer-meeting at 8 o'clock each Thursday evening, in Chapel parlor.

**CHRIST CHURCH (Episcopal).**—Liberty Street. Rev. W. G. Farrington, D. D., Rector. Morning service, 10.30 o'clock. Second service, 4 P. M. Sunday-school at 2.45 P. M.

**CHURCH OF THE SACRED HEART.**—Rev. J. M. Nardiello, Pastor. First mass, 8.30 A. M.; High mass, 10.30 A. M.; Vespers, 3 P. M. Sunday-school, 2.30 P. M.

**BERKELEY UNION SABBATH SCHOOL.**—Held in Berkeley School-house, Bloomfield Avenue, every Sunday at 3 o'clock P. M. John A. Skinner, Superintendent. All are welcome.

**WATSESSING M. E. CHURCH.**—Rev. J. Cowan, Pastor. Sunday services: Preaching, 10.30 A. M. and 7.30 P. M. Sunday-school, 2.30 P. M. Prayer-meeting, Thursday evening at 7.45. Class meeting on Tuesday evening at 7.45.

**ST. PAUL'S PROTESTANT EPISCOPAL CHURCH (Watsessing).**—Rev. Daniel I. Edwards, Rector. Morning service, 10.30 o'clock; evening service, 7.30. Sunday-school, 3 P. M.

**GERMAN PRESBYTERIAN CHURCH.**—Rev. John M. Enslin, Pastor. Hours of service, 10.30 A. M. Sunday-school, 2 P. M. Prayer meeting, Tuesday evening, 7.45.

**REFORMED CHURCH (Brookdale).**—Rev. William G. E. See, Pastor. Sabbath services, 10.30 A. M. and 7.30 P. M. Sunday-school, 9 A. M. E. D. See, Superintendent. Prayer-meeting, Wednesday evening.

**MOPE CHAPEL.**—Sunday-school every Sabbath at 3.30 P. M. John G. Broughton, Superintendent.

**SILVER LAKE.**—Sabbath-School held every Sunday in the hall, at 3 P. M. Charles A. Hubbs, Superintendent. Gospel meeting every Sabbath evening at 7.30 o'clock. Prayer and Conversational meeting, Friday evening.

**BLOOMFIELD S. S. TEACHERS' NORMAL CLASS.**—Rev. W. H. Brodhead, Leader. Meets on Wednesday evening of each week, at 8 o'clock, in the Sunday-school rooms of the First Presbyterian Church. Sunday-school teachers, workers, and friends are cordially invited.

**THE REV. WM. G. E. SEE, present Pastor of the Reformed Church at Brookdale, will be formally installed on Wednesday, the 20th inst., at 2.30 P. M. Rev. John I. See, brother of the Pastor-elect, will preach the sermon, and a number of the leading ministers of the Newark Classes are expected to be present and participate in the services.**

**BAPTIST CHURCH.**—Extra meetings have been continued during the present week, and will be held every night next week except Saturday. To-morrow the ordinance of baptism will be administered to three candidates at the close of the evening service.

**The Winter Course of Seminary Lectures.** The course will consist of six lectures. The subjects are as follows:  
 1. Birth of the Solar System.  
 2. Scientific Exactness of the Bible: The Molten Globe; The Universal Sea; The First Land.  
 3. The First Life: The Age of Shell Fish; The Coral Builders; The Age of Fishes; The Reptilian Age, and the Coal Period.  
 4. The Age of the Great Land Animals: The Domestic Animals; The Fruit and Forest Trees; The Appearance of Man.  
 5. The Greek Church. By Rev. Nicholas Bjerring, late Priest of the Greek Church in New York.  
 6. Theories of Education. By Rev. Dr. Knox.

The course will begin about Feb. 12th.

**Young Men's Catholic Union.** The "Catholic Young Men's Union" has moved to new quarters over Wilde's store, in the Centre. This Association of the young Catholics has been steadily growing, and promises to be a large and favorite organization. It is already possessed of a billiard table, and the foundation of a good library, and when its means permit, will furnish its reading and conversation rooms in very comfortable style. The interest manifested in it by its members augurs well for its success. There is already a brass and string band in training, and a dramatic society that has in preparation some surprises for its friends. At present there are six or seven new proposals for membership, and it continues its present growth. It will soon include all the deserving young Catholics of Bloomfield. The beginnings have been modest, but its success will be a pride to its members, and a deserving tribute of affection to the good clergyman who has spent so much of his time and means in its furtherance. On Wednesday evening, January 30th, they will give, with the assistance of their young lady friends, a repertory, by request, of the "Irish Tutor," and will add the farce of "Male Cook." The proceeds will be applied to improving their quarters.

**CONNECTICUT'S Health Board is investigating a poisonous wood from Panama, termed cokoloba. It takes a brilliant polish, and is much used for knife handles and ornamentation, but it poisons the men who work it. Children playing in its sawdust have had their feet poisoned, and at a large factory in Elm Street, Bridgeport, children have died after eating the dust that had settled on the grass.**

## The Business Outlook.

In the fourth paragraph of your article on "The Business Outlook" published in THE CITIZEN of January 12th, and on which I made some comments last week, you give the number of failures in the Eastern States 1,507, Middle 2,328, Southern 1,982, and Western 3,282. Thus you say "The suggestive features of these figures is the preponderance of the Western States against the Eastern," etc. You also say that these figures show in a broad and general way, our commercial methods are safer than those of the West. These figures taken alone may show what you claim, but when taken in connection with the number of business firms in each section, they show the contrary. For example, in the Eastern States there are 92,740 traders, and the failures were 1,507, being 1 in every 61. In the Middle States there are 242,368 traders and 2,328 failures, being 1 in 104. In the Western States there are 323,044 traders, with 3,282 failures, being 1 in 98. In the Southern States there were 137,912 traders with 1,982 failures, being 1 in every 69. These figures show the methods of business in the West are far superior to those of the Eastern and Southern, and about equal to those of the Middle States, if the number of failures, as compared to the actual number of traders, be taken into account.

Because there are 3,282 failures in the Western States, and 1,507 in the Eastern, proves nothing as to the soundness or unsoundness of firms in either section, unless a comparison be made with the actual number of traders in each section. I may say that there were 1,464 failures in Canada and 10,299 in the United States, therefore the financial condition of Canada is much better than that of the United States. But when it is explained that the number of traders in the United States is more than proportionately larger—then the statement amounts to nothing—so here the number of traders in the Western States is more than three times as large as that of the Eastern.

New England is called "the seat of capital," yet the above figures prove that the "Conservative strength of our commercial affairs is weaker in the Eastern States among the capitalists," than among the Western traders. The Middle States which, with one exception (Boston), includes all the most Eastern importing and exporting cities, barely rank ahead of the Western States.

A thorough study of trade from year to year, will demonstrate that the agricultural districts of the country are the soundest financial condition. It is of course natural that there should be a smaller per cent. of failures in a fast growing country like the West, than in one comparatively at a standstill.

A study of the same subject for 1880 will show the following:

Eastern States... failures 635, or 1 in 135  
 Middle States... failures 910, or 1 in 232  
 Western States... failures 1,173, or 1 in 281  
 Southern States... failures 1,038, or 1 in 132

So we see that the Western States stood at the head of the list in 1880, the most prosperous year since the panic of 1873. All the above figures may be verified by reference to *Bradstreet's Journal*, issue of January 12th.

E. J. WHITEHEAD, Bloomfield, N. J., Jan. 21st, 1884.

**NOTE.**—Our present editorial on Mr. Whitehead's first article must serve as a reply to this one, also. It would seem to be impossible to impress on those who reason in this manner, that the great majority of Western, and especially of Southern firms, are held up by Eastern capital, which changes the state of the case considerably. Figures will not deliberately lie, but they can be sometimes manipulated so as, apparently, to get the better of the truth.—EJS. CITIZEN.

**Obituary.** Mrs. Veerance, wife of Mr. A. G. Veerance, a well-known citizen of Brookdale, died on Tuesday evening, the 23d inst. She had been an uncompromising sufferer for months past, and on Sunday morning was stricken with paralysis, which she died. In all her previous illness she was patient and cheerful, bearing silently a complication of diseases. A good, kind friend and neighbor, an active worker in the church of her choice, and a affectionate, faithful wife and mother, her memory will be cherished by all who knew her. —BROOKDALE.

**Business Notices.**

**The Popular Silk House.** 755 BROAD ST., NEWARK, N. J.

**McKIRGAN Bros. & Luke,**

Clearing Sale of Winter Goods at REDUCED PRICES.

The balance of our choice assortment of Ladies' and Children's Cloaks will be sold at specially low prices.

**FRENCH BEAVER SHAWLS,** For sleighing or carriage wear.

**SPECIAL—Ladies' Merino Vests and Drawers** reduced to 50c. each.

Ladies' muslin underwear—Chemise and Drawers, reduced to 80c. each.

**NEW GOODS,** In choice patterns, in Hamburgs and wide Embroidered Goods.

New Lace, New Fichus, New Ribbons, New Invoice of the Blue Kid Glove, in light colors, for evening wear, Jovian's Kid.

CONTINUED ATTRACTIONS IN OUR SILK DEPARTMENT. Full assortment of the best Black Goods and Cereps, BLANKETS, FLANNELS, LINENS, TOWELLINGS, SHEETINGS and SHIRTINGS in all brands.

**McKIRGAN BROS. & LUKE,** 755 Broad St., Newark, N. J.

**THE BICYCLE**

Is used for business, for pleasure, for exercise, and for recreation, as a practical and successful vehicle on the road, by business men, clergymen, physicians, lawyers, artists, and all classes and professions.

A Bicycle or a Bicycle makes a most acceptable gift.

**ZACHARIAS & SMITH,**

Orator Hall, Newark, N. J.

## ENTERTAINMENT

FOR THE BENEFIT OF THE  
**German Presbyterian Parsonage Fund,**

BY THE  
**ARCADIAN**

**Dramatic Association,**

IN  
**Library Hall,**

**BLOOMFIELD, N. J.**

**FRIDAY, FEBRUARY 8, 1884.**

**TO BEGIN AT EIGHT O'CLOCK.**

Reserved Seats - - - 30 Cents.

Music by Voss' Orchestra.

**On Wednesday Evening,**

**JAN. 30, 1884.**

**THE CATHOLIC UNION,**

**OF BLOOMFIELD,**

Will repeat, by request, the play of

**"THE IRISH TUTOR,"**

And followed by the farce

**"THE MALE COOK."**

AT  
**CATHOLIC UNION HALL,**

State Street, Bloomfield, N. J.

TICKETS 25 CENTS.

CHILDREN'S TICKETS 15 CENTS.

**BLOOMFIELD**

**Savings Institution.**

**ANNUAL STATEMENT.**

January 1, 1884.

**ASSETS.**

Loans on Bond and Mortgage (first liens) \$50,550 00

United States Bonds (market value) 6,700 00

Loans on Collateral Securities 1,100 00

Interest due and accrued 1,869 01

Cash on hand and in bank 9,248 60

Safe and furniture 200 00

\$69,717 61

**LIABILITIES.**

Due depositors, including interest at 4 per cent this day credited \$65,892 76

Surplus \$3,824 85

The above is a true statement of the condition of the Bloomfield Savings Institution on the morning of January 1, 1884.

JOSEPH K. OAKES, V. Pres't.

THOS. C. DODD, Treas.

CHABRIER PELLOUBET, Auditing Committee.

WM. H. WHITE, JAMES W. BALDWIN.

Interest is credited to depositors every six months—on the first day of January and July—for the three months or six months then ending. When credited it is thenceforth treated as principal.

**The Popular Silk House.** 755 BROAD ST., NEWARK, N. J.

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**ZACHARIAS & SMITH,**

Orator Hall, Newark, N. J.

## EMMA W. EDWARDS, M. D.

11 Washington St.  
 Newark, N. J.

Office Hours: A. M., 11 to 2.30. P. M., 7 to 9.

**THOMAS B. BAXTER,**

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Over the Post Office, Bloomfield.

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**Dr. F. W. BENNETT,**

Office and Residence:  
 Bloomfield Avenue,  
 Bloomfield, N. J.

Office hours until 9 A. M.; 12 to 2 P. M.; 6 to 8 P. M.

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481 Broad Street,  
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**ALBERT J. WRIGHT, D. D. S.,**

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Special attention given to care of natural teeth.  
 Gas administered. Children's work a specialty.

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745 Broad Street, Newark, N. J.

JOHN WHITEHEAD. JOSEPH D. GALLAGHER.

Residence of J. D. Gallagher, cor. Washington Street and Hillside Avenue, Bloomfield.

**HALSEY M. BARRETT,**

**Attorney and Counselor at Law.**

Office, 750 Broad Street, Newark, N. J.

Residence: Elm Street, Bloomfield.

Acknowledgments, etc., taken.

**EDWIN A. RAYNER,**

**Attorney at Law.**

Office, 757 Broad Street, Newark, N. J.

Residence: Washington Street, Bloomfield.

Acknowledgments, etc., taken.

**WILLIAM R. WEEKS,**

**Counselor at Law.**

Office, 750 Broad Street, Newark, N. J.

Residence: Hillside Avenue, Bloomfield.

Examination of Titles in New York and New Jersey a specialty.

**FRANK E. BRADNER,**

**Attorney, Solicitor, and Counsel,**

800 Broad Street,  
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Special attention given to Litigation in the Court of Chancery.

**DR. JOSEPH A. DAVIS,**

Franklin Street, cor. Fremont.

Office Hours: 8 to 9 A. M.; 1 to 3; 7 to 8 P. M.

**DR. W. H. WHITE,**

Office and Residence:  
 Next the Westminster Presb. Church,  
 Bloomfield, N. J.

Hours: Until 9 A. M.; 1 to 2 P. M.; 6 to 8 P. M.

**DR. CHAS. H. BAILEY,**

**Physician and Surgeon,**

MONROE PLACE.

Office Hours: 8 to 10; 1 to 3; after 7 P. M.

**DR. E. M. WARD,**

East Park Place.

Office Hours: 7 to 9 A. M.; 1 to 3; after 7 P. M.

**JOHN E. WILSON, M. D.,**

**Homeopathic Physician and Surgeon,**

Bloomfield Avenue, near Broad Street,  
 Bloomfield, N. J.

Office Hours: 8 to 10; 1 to 3; 6 to 7 P. M.

TELEPHONE.

**JAMES B. BURNET, M. D.,**

16 Chestnut Street, Newark, N. J.

Office Hours: 8 to 12 A. M.; 6 to 9 P. M.

**SPECIALTY:**

Diseases of the Nasal Passages, Throat, and Lungs.

**THOMAS C. PROVOST,**

**Counselor at Law,**

9 Bank Street, Newark, N. J.

Residence: Bloomfield Avenue, Caldwell.

**PAUL G. BOTTICHER,**

**Architect,**

751 Broad Street, Newark, N. J.

Essex County Bank Building.

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The Latest Novelties are  
**Edenia, Marechal Niel Rose,**  
**Alpine Violet,**

**Lily of the Valley.**

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Proprietors and Manufacturers,  
 24 Barclay Street, Corner Church,  
 NEW YORK.

**HAYDEN'S PATENT**

**Spiral Elastic Steel Strand**

**FENCE.**

WILL NOT BLOW DOWN OR BURN UP

A perfect protection without being an obstruction. Does not create snow drifts or hedges; perfectly harmless yet effective, very neat and ornamental in appearance; easy to keep in order, and on the whole "The Best Fence in the Market." For Catalogue apply to

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